

WE CLAIM

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1. A method for conducting mobile commerce comprising:
verifying user authorization at a hand held device;
transmitting a transaction request from the hand held device;
transmitting an amount and a transaction identification in response
to the transaction request, from a base unit;
displaying the amount at the hand held device;
transmitting a user identification and the transaction identification
10 from the hand held device; and
posting a credit transaction to the user identification from the base
unit, as a function of the transaction identification.
2. The method of claim 1 wherein the hand held device provides for
interactive communication with the base unit.
- 15 3. The method of claim 1 wherein user authorization is verified using a
biometric device.
4. The method of claim 1 wherein user identification contains credit
card information.
- 20 5. The method of claim 1 further comprising:
encrypting the user identification at the hand held device prior to
transmitting.
6. The method of claim 1 further comprising:
decrypting the user identification at the base unit.

7. The method of claim 1 further comprising:
initializing communication from the base unit to a financial
institution.

5 8. The method of claim 1 further comprising:
encrypting the transaction identification from the base unit prior to
transmitting.

9. The method of claim 1 further comprising:
decrypting the transaction identification at the financial institution.

10 10. The method of claim 1 wherein transaction identification is used as
a pointer to actual transaction information.

11. The method of claim 1 further comprising:
initializing communication from the base unit to a transaction
totaling device.

15 12. The method of claim 1 further comprising:
accepting a transaction from the hand held device, based on the
displayed amount.

13. A system for conducting mobile commerce comprising:
means for authorizing a user;
means for transmitting a transaction request from the user;
means for transmitting an amount and a transaction identification in
response to the transaction request;
means for notifying the user of the amount;
means for transmitting a user identification and the transaction
identification from the user; and
means for posting a credit transaction to the user identification as a
function of the transaction identification.

14. The system of claim 13 further comprising:
means for initiating communication to a transaction totaling device.

15. The system of claim 13 further comprising:
means for initiating communication to a financial institution.

16. The system of claim 13 further comprising:
means for allowing a user to accept a transaction based on the
displayed amount.

17. A computer readable medium storing a computer program comprising:

5 computer readable code for authorizing a user;

computer readable code for transmitting a transaction request from a user;

10 computer readable code for transmitting an amount and a transaction identification in response to the transaction request;

computer readable code for displaying the amount to the user;

computer readable code for transmitting a user identification and the transaction identification from the user; and

15 computer readable code for posting a credit transaction to the user identification, as a function of the transaction identification.

18. The computer readable medium of claim 17 further comprising:

15 computer readable code for initiating communication to a transaction totaling device.

19. The computer readable medium of claim 17 further comprising:

computer readable code for initiating communication to a financial institution.

20. The computer readable medium of claim 15 further comprising:

computer readable code for accepting a transaction from the user, based on the displayed amount.